

MISSOURI FILING GUIDELINES

DIFP Life & Health Section

These guidelines for filing requirements and filing fees are based on **Mo. Reg. 20 CSR 400-8.100** and **20 CSR 400-8.200**. Please review these regulations for additional information about filing with the Life & Health Section. If you would like to speak to someone in the Life & Health Section about filing, please call the L&H Section at **573-751-4363**.

<http://sos.mo.gov/adrules/csr/current/20csr/20c400-8.pdf>
<http://www.insurance.mo.gov/laws/index.htm>

The Transmittal Document must contain the following information:

COMPANY NAME – Company name must be listed exactly as is shown on the company Certificate of Authority.

NAIC NUMBER – The five (5) digit Company NAIC number must be listed.

LEGAL ADDRESS – This needs to be the legal address of the company, not a consulting firm.

CONTACT PERSON – This needs to be the person who is dealing directly with the filing, not the Company President.

PHONE NUMBER – Toll Free number or a number we can call collect for any concerns associated with the filing.

FILING RETURN ADDRESS – The address where all correspondence and acknowledgements of approval may be sent.

TRANSMITTAL DOCUMENT – Either the MO. TD-1, NAIC Transmittal Document or SERFF Form Schedule are applicable.

NAIC MATRIX CODE – The NAIC Matrix Code must be listed on the Transmittal Document or in the Cover Letter. The NAIC

Matrix Code can be found on the NAIC web site at - http://www.naic.org/rates_forms/unif_prod_matr.htm

The forms listed below are forms required for formal Approval and should be listed on the Transmittal Document.

- | | | |
|---|---|---|
| * Policy / Contract / Certificates | * Application / Enrollment forms | * Outline of Coverage (only if approved |
| * Endorsements / Riders / Amendments | * Life & Health Guaranty Association Notice | with Medicare Supplement) |
| * All Medicare Supplement related filings | # Group Insert Page (includes “Matrix”) [see General Filing Rules Below about “Matrix” filings] | |

The forms below are examples of forms which may be accepted for “information only”. If submitted, these forms should be placed in the “Supporting Documentation” section of SERFF or should not be listed on the Transmittal Document.

- | | | |
|-------------------------------------|---|---------------------------------|
| * Buyers Guide | * Policy Delivery Receipt | * Assignment Form |
| * Description of Separate Accounts | * Brochures / Advertisements (except Medicare Supplement) | |
| * Notice of Informational Practices | * Schedule Pages (Co-payment, Benefit) | * Benefit Summary |
| * Specification or Data Pages | * Outline of Coverage (except Med. Sup.) | * Actuarial Notice/Descriptions |

FILING FEES: FILING FEES ARE BILLED MONTHLY – DO NOT REMIT PAYMENT WITH A FILING

The general filing fee is \$50.00 and is based on Mo. Reg. 20 CSR 400-8.200

RATE FILINGS: Rate filings should be submitted in accordance with Mo. Reg. 20 CSR 400-8.200(8)

Medicare Supplement Filing: Transmittal Document is required. The fee will be \$50 per rate schedule submitted.

Credit Life Filing: Transmittal Document is required. The fee will be \$50 per rate schedule submitted.

General Rate Filings: General rate change filings or initial rate filings are received on an Informational Basis Only. Aside from Medicare Supplement rates and Credit rates, rate filings are not approved nor charged a fee.

General Filing Guidelines and Requirements for All L&H filings

- **A form number can only be used once.**
 - Form numbers cannot be reused. If we discover that you have filed a form with a number that has been used, we will ask you to revise the number or the filing will be rejected.
- **Substitution requests will not be fulfilled.**
 - Once a file is closed, it will not be reopened. Changes or edits to previously Approved or Filed form filings will need to be submitted as a new filing with new form numbers.
- The Life & Health Section will give priority to filings consisting of less than the lesser of two hundred fifty (250) pages or twenty five (25) forms.

MISSOURI FILING GUIDELINES
DIFP Life & Health Section

- An Insert Page cannot be filed for an Individual Policy.
- **# Group Insert (“Matrix”)** pages must be approved on their own merit with each page (paragraph) using a different form number and filed or attached separately in SERFF. Matrix paragraph filings must be accompanied by a full “John Doe” copy of a sample contract, a memorandum of variability, and a certification of compliance with Missouri Laws. Failure to initially supply this information will result in a rejection of the filing.
- If you receive a **Follow Up Notice** Letter (15-Day follow-up notice) and you need more time than the notice allows, then you must request an extension of time by contacting the MDI Analysts reviewing the filing.
- **Form Numbers** must be listed on the Transmittal Document or SERFF Form Schedule exactly as they are shown on the lower left hand corner of the face page of the form.
- **Forms Previously Approved.** If you submit forms that have been previously approved, please place them on the Supporting Documentation tab of SERFF or list them in the Previously Approved section of the Transmittal Document.
- When you question if a form should be filed for informational purposes or filed for approval, please submit that form on the SERFF Form Schedule and make a note in your cover letter.
- For details about how your filing relates to Missouri Statutes and Regulations, please review the form filing checklists located on our web site at <http://www.insurance.mo.gov/industry/filings/checklists/index.htm>

General Filing Guidelines and Requirements for SERFF Filings

- A Transmittal document is not required on SERFF filings.
- Companies that submit filings in SERFF must submit ALL of their filings in SERFF. The Life & Health Section may reject a paper filing from a company that submits filings in SERFF.
- The Life & Health Section will no longer respond to status inquiries on SERFF filings. SERFF allows companies instant access to the status of their filings.
- For more information on filing guidelines in SERFF, please review the General Instructions document in SERFF.

“Paper Filings” – Forms not filed via SERFF

The following procedures relate to filing forms in a paper format. Failure to set up and submit your file as requested and in an organized manner will result in a rejection of your filing. Rejection means we will return the file to you without review or consideration.

We will not accept filings with:

- **Staples**
 - **Binding such as spiral or book type, etc.**
 - **Any other fasteners that prohibit us from scanning documents**
- Rubber bands and paper clips are acceptable to keep materials together and in order.
 - **Priority will be given to SERFF filings.** SERFF is a reliable and inexpensive means of submitting filings. You are able to sign up by contacting the SERFF Marketing Team at serffmktg@naic.org or 816-783-8787. To learn more about SERFF, please visit www.serff.org
 - Forms may be submitted with only one cover letter and one TD-1 (Transmittal Document). If additional space is needed on the TD-1, please continue on a blank sheet of paper following the same format as the TD-1. When completing the TD-1, only one form number and description per line.